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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicants:	David Armes, et al.	Docket No.:	60655.4100
Serial No.:	10/728,279	Examiner:	Mary Da Zhi Wang Cheung
Filed:	December 04, 2003	Group Art Unit:	3694
Title:	SYSTEM AND METHOD FOR SELECTION OF PAYMENT SYSTEMS FROM A PAYMENT SYSTEM DIRECTORY TO PROCESS A TRANSACTION	Confirmation No.:	7128

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated April 12, 2010, of which this Reply is filed within two months, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.